

**Information to identify the case:**

Debtor 1	Regina M. Hahn	Social Security number or ITIN xxx-xx-6738
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 9/20/21
Case number: 21-22060-TPA		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Regina M. Hahn	
2. All other names used in the last 8 years		
3. Address	118 Squirrel Hollow Road Gibsonia, PA 15044	
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmeef@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/14/21

**For more information, see page 2**

Debtor **Regina M. Hahn**

Case number **21-22060-TPA**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 8, 2021 at 10:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 1/7/22 <b>Filing deadline:</b> 11/29/21 <b>Filing deadline:</b> 3/19/22
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>11/8/21 at 10:00 AM</b> . Location: <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a></b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Regina M. Hahn  
Debtor

Case No. 21-22060-TPA  
Chapter 13

District/off: 0315-2  
Date Rcvd: Oct 14, 2021

User: lfin  
Form ID: 309I

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2021:**

Recip ID	Recipient Name and Address
db	+ Regina M. Hahn, 118 Squirrel Hollow Road, Gibsonia, PA 15044-7924
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	S. James Wallace, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219
tr	+ Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr	+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15412214	Designed Receivable Solutions, 10883 Valley View Street, Cypress, CA 90630
15412218	++ PLAINS COMMERCE BANK, PO BOX 7, HOVEN SD 57450-0007 address filed with court:, Plains Commerce Bank, 220 Main Street, Hoven, SD 57450
15412219	+ Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15412221	+ TBOM, P.O. Box 8099, Newark, DE 19714-8099
15412223	+ Webbank/Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebbuster.com	Oct 14 2021 23:07:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
smg	EDI: PENNDEPTREV	Oct 15 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Oct 14 2021 23:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 15 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Oct 14 2021 23:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 14 2021 23:07:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15412207	+ EDI: PHINGENESIS	Oct 15 2021 03:08:00	CB Indigo/GF, P.O. Box 4499, Beaverton, OR 97076-4499
15412212	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 14 2021 23:08:52	CW Nexus, 101 Crossways Park Drive West, Woodbury, NY 11797-2020
15421973	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 14 2021 23:09:03	CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,

District/off: 0315-2

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15422968	EDI: CAPITALONE.COM	Oct 15 2021 03:08:00	Greenville, SC 29603-0368
15412206	+ EDI: CAPITALONE.COM	Oct 15 2021 03:08:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15412208	+ Email/Text: mediamanagers@clientservices.com	Oct 14 2021 23:07:00	Capital One Bank USA, P.O. Box 31293, Salt Lake City, UT 84131-0293
15412209	+ EDI: WFNNB.COM	Oct 15 2021 03:08:00	Client Services, Inc., 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
15412210	+ EDI: CONVERGENT.COM	Oct 15 2021 03:08:00	Comenity Bank/Victoria's Secret, P.O. Box 182789, Columbus, OH 43218-2789
15412211	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 14 2021 23:08:53	Convergent Outsourcing, Inc., P.O. Box 9021, Renton, WA 98057-9021
15412213	+ EDI: NAVIENTFKASMDOE.COM	Oct 15 2021 03:08:00	Credit One Bank N.A., P.O. Box 98872, Las Vegas, NV 89193-8872
15412215	+ EDI: AMINFOFP.COM	Oct 15 2021 03:08:00	Department of Education/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
15412216	+ EDI: CBS7AVE	Oct 15 2021 03:08:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
15412217	+ EDI: NAVIENTFKASMRSERV.COM	Oct 15 2021 03:08:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15418298	EDI: NAVIENTFKASMRSERV.COM	Oct 15 2021 03:08:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
15422009	EDI: Q3G.COM	Oct 15 2021 03:08:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15412220	+ EDI: CBS7AVE	Oct 15 2021 03:08:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15412222	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 14 2021 23:07:00	Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
			TBOM/Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank NA, successor trustee to Bank of America

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: lfin

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Date Recd: Oct 14, 2021

Form ID: 309I

Total Noticed: 33

Date: Oct 16, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2021 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Regina M. Hahn dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@berNSTEINLAW.COM jbluemle@berNSTEINLAW.COM
Maria Miksich	on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank National Association, as trustee, on behalf of the holders of the Bear Stearns Asset Backed Securities Tru mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6